

Exhibit B

EX. B to Moody-Theinert
(Alphabetically by Last Name of 9/11 Decedent)

	DECEDENT First Name	DECEDENT Middle Name	DECEDENT Last Name	Suffix Name	Economic Damage Amount	Non-Economic Damage Amount	TOTAL Damage Amount
1.	(Capt.) Thomas		Moody		\$4,373,088	\$2,000,000	\$6,373,088
2.	Paula	E.	Morales		\$1,344,941	\$2,000,000	\$3,344,941
3.	Mario		Nardone	Jr.		\$2,000,000	\$2,000,000
4.	Virginia		Ormiston		\$3,506,278	\$2,000,000	\$5,506,278
5.	Paul		Ortiz	Jr.	\$5,000,863	\$2,000,000	\$7,000,863
6.	Adianes		Oyola		\$3,635,324	\$2,000,000	\$5,635,324
7.	Orio	J.	Palmer		\$6,181,570	\$2,000,000	\$8,181,570
8.	Michael		Parkes		\$3,292,464	\$2,000,000	\$5,292,464
9.	Salvatore	F.	Pepe		\$2,364,224	\$2,000,000	\$4,364,224
10.	Kenneth		Phelan		\$4,297,920	\$2,000,000	\$6,297,920
11.	Zandra	Marie Cooper	Ploger		\$2,200,273	\$2,000,000	\$4,200,273
12.	Robert	R.	Ploger	III	\$1,103,993	\$2,000,000	\$3,103,993
13.	Joseph	J.	Pycior			\$2,000,000	\$2,000,000
14.	Cecelia	E.	Richard		\$1,329,226	\$2,000,000	\$3,329,226
TOTALS					\$38,630,164	\$28,000,000	\$66,630,164

Exhibit B-1

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Paula E. Morales**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 21, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. PAULA E. MORALES

	PRESENT VALUE
Present Value of Lost Earnings	<u>\$726,782</u>
Present Value of Retirement Benefits	57,372
Present Value of Lost Replacement Services	<u>560,786</u>
Total	<u><u>\$1,344,941</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
42,411	3.0%	14.720%	2,478	19.67-64.44%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. PAULA E. MORALES
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	42	0.31	1.00000	\$13,005	\$760	\$0	(\$1,914)	(\$2,182)	\$9,669	\$9,669
2002	43	1.31	1.04779	44,438	2,597	(1,203)	(6,345)	(7,232)	32,255	32,255
2003	44	2.31	1.04579	46,473	2,716	(1,258)	(6,636)	(7,563)	33,732	33,732
2004	45	3.31	1.04380	48,509	2,835	(1,314)	(6,926)	(7,894)	35,210	35,210
2005	46	4.31	1.04182	50,537	2,953	(1,369)	(7,216)	(8,224)	36,682	36,682
2006	47	5.31	1.03984	52,550	3,071	(1,423)	(7,503)	(8,552)	38,143	38,143
2007	48	6.31	1.03786	54,540	3,187	(1,477)	(7,787)	(8,876)	39,587	39,587
2008	49	7.31	1.03588	56,497	3,302	(1,530)	(8,067)	(9,194)	41,008	41,008
2009	50	8.31	1.03391	58,413	3,414	(1,582)	(8,340)	(9,506)	42,398	42,398
2010	51	9.31	1.03194	60,278	3,523	(1,632)	(8,607)	(32,132)	21,430	21,430
2011	52	10.31	1.03000	62,087	3,628	(1,681)	(8,865)	(33,096)	22,073	22,073
2012	53	11.31	1.03000	63,949	3,737	(1,732)	(9,131)	(34,089)	22,735	22,735
2013	54	12.31	1.03000	65,868	3,849	(1,784)	(9,405)	(35,112)	23,417	23,417
2014	55	13.31	1.03000	67,844	3,965	(1,837)	(9,687)	(36,165)	24,119	24,119
2015	56	14.31	1.03000	69,879	4,084	(1,892)	(9,978)	(37,250)	24,843	24,843
2016	57	15.31	1.03000	71,976	4,206	(1,949)	(10,277)	(38,368)	25,588	25,588
2017	58	16.31	1.03000	74,135	4,332	(2,008)	(10,585)	(39,519)	26,356	26,356
2018	59	17.31	1.03000	76,359	4,462	(2,068)	(10,903)	(40,704)	27,146	27,146
2019	60	18.31	1.03000	78,650	4,596	(2,130)	(11,230)	(41,925)	27,961	27,961
2020	61	19.31	1.03000	81,009	4,734	(2,194)	(11,567)	(43,183)	28,800	28,211
2021	62	20.31	1.03000	83,440	4,876	(2,259)	(11,914)	(44,479)	29,664	27,966
2022	63	21.31	1.03000	85,943	5,022	(2,327)	(12,271)	(45,813)	30,554	27,724
2023	64	22.31	1.03000	88,521	5,173	(2,397)	(12,639)	(47,187)	31,470	27,484
2024	65	23.31	1.03000	91,177	5,328	(2,469)	(13,019)	(48,603)	32,414	27,246
2025	66	24.31	1.03000	93,912	5,488	(2,543)	(13,409)	(50,061)	33,387	27,010
2026	67	24.56	1.03000	24,182	1,413	(655)	(3,453)	(12,891)	8,597	6,790
Total				\$1,664,170	\$97,253	(\$44,712)	(\$237,674)	(\$729,800)	\$749,236	\$726,782

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	14.720%	19.67-64.44%	0.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MRS. PAULA E. MORALES
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PROJECTED PENSION	401(K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	42	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	43	1.31	0	0	0	0	0	0
2003	44	2.31	0	0	0	0	0	0
2004	45	3.31	0	0	0	0	0	0
2005	46	4.31	0	0	0	0	0	0
2006	47	5.31	0	0	0	0	0	0
2007	48	6.31	0	0	0	0	0	0
2008	49	7.31	0	0	0	0	0	0
2009	50	8.31	0	0	0	0	0	0
2010	51	9.31	0	0	0	0	0	0
2011	52	10.31	0	0	0	0	0	0
2012	53	11.31	0	0	0	0	0	0
2013	54	12.31	0	0	0	0	0	0
2014	55	13.31	0	0	0	0	0	0
2015	56	14.31	0	0	0	0	0	0
2016	57	15.31	0	0	0	0	0	0
2017	58	16.31	0	0	0	0	0	0
2018	59	17.31	0	0	0	0	0	0
2019	60	18.31	0	0	0	0	0	0
2020	61	19.31	0	0	0	0	0	0
2021	62	20.31	0	0	0	0	0	0
2022	63	21.31	0	0	0	0	0	0
2023	64	22.31	0	0	0	0	0	0
2024	65	23.31	0	0	0	0	0	0
2025	66	24.31	0	0	0	0	0	0
2026	67	25.31	18,650	0	(2,745)	(10,249)	5,656	4,404
2027	68	26.31	24,867	0	(3,660)	(13,666)	7,541	5,651
2028	69	27.31	24,867	0	(3,660)	(13,666)	7,541	5,439
2029	70	28.31	24,867	0	(3,660)	(13,666)	7,541	5,235
2030	71	29.31	24,867	0	(3,660)	(13,666)	7,541	5,038
2031	72	30.31	24,867	0	(3,660)	(13,666)	7,541	4,849
2032	73	31.31	24,867	0	(3,660)	(13,666)	7,541	4,667
2033	74	32.31	24,867	0	(3,660)	(13,666)	7,541	4,492
2034	75	33.31	24,867	0	(3,660)	(13,666)	7,541	4,323
2035	76	34.31	24,867	0	(3,660)	(13,666)	7,541	4,161
2036	77	35.31	24,867	0	(3,660)	(13,666)	7,541	4,005
2037	78	36.31	24,867	0	(3,660)	(13,666)	7,541	3,855
2038	79	36.64	8,289	0	(1,220)	(4,555)	2,514	1,252
Total			\$300,476	\$0	(\$44,230)	(\$165,127)	\$91,119	\$57,372

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MRS. PAULA E. MORALES**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	42	0.31	\$3,591	\$339	\$3,930	\$3,930
2002	43	1.31	12,063	1,137	13,200	13,200
2003	44	2.31	12,425	1,171	13,596	13,596
2004	45	3.31	12,798	1,206	14,004	14,004
2005	46	4.31	13,182	1,243	14,425	14,425
2006	47	5.31	13,577	1,280	14,857	14,857
2007	48	6.31	13,985	1,318	15,303	15,303
2008	49	7.31	14,404	1,358	15,762	15,762
2009	50	8.31	14,836	1,399	16,235	16,235
2010	51	9.31	15,282	1,440	16,722	16,722
2011	52	10.31	13,229	3,759	16,988	16,988
2012	53	11.31	7,707	9,236	16,943	16,943
2013	54	12.31	7,939	9,513	17,451	17,451
2014	55	13.31	8,177	9,798	17,975	17,975
2015	56	14.31	8,422	10,092	18,514	18,514
2016	57	15.31	8,675	10,395	19,070	19,070
2017	58	16.31	8,935	10,707	19,642	19,642
2018	59	17.31	9,203	11,028	20,231	20,231
2019	60	18.31	9,479	11,359	20,838	20,838
2020	61	19.31	9,764	11,699	21,463	20,894
2021	62	20.31	10,056	12,050	22,107	20,477
2022	63	21.31	10,358	12,412	22,770	20,068
2023	64	22.31	10,669	12,784	23,453	19,667
2024	65	23.31	10,989	13,168	24,157	19,274
2025	66	24.31	11,319	13,563	24,881	18,889
2026	67	25.31	11,658	13,970	25,628	18,511
2027	68	26.31	12,008	14,389	26,397	18,142
2028	69	27.31	12,368	14,820	27,189	17,779
2029	70	28.31	12,739	15,265	28,004	17,424
2030	71	29.31	13,121	15,723	28,844	17,076
2031	72	30.31	13,515	16,195	29,710	16,734
2032	73	31.31	13,920	16,681	30,601	16,400
2033	74	32.16	12,236	14,662	26,897	13,765
Total			\$372,630	\$295,156	\$667,787	\$560,786

Exhibit B-2

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Virginia A. Ormiston**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 30, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

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Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. VIRGINIA A. ORMISTON

	PRESENT VALUE
Present Value of Lost Earnings	\$2,950,361
Present Value of Retirement Benefits	555,917
Present Value of Lost Replacement Services	0
Total	\$3,506,278

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
152,449	3.0%	26.350%	7,771	6.68-12.49%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. VIRGINIA A. ORMISTON
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	42	0.31	1.00000	\$46,747	\$2,383	\$0	(\$12,318)	(\$2,299)	\$34,513	\$34,513
2002	43	1.31	1.04779	159,734	8,143	(3,709)	(40,827)	(7,622)	115,719	115,719
2003	44	2.31	1.04579	167,049	8,516	(3,879)	(42,697)	(7,971)	121,018	121,018
2004	45	3.31	1.04380	174,367	8,889	(4,049)	(44,567)	(8,320)	126,319	126,319
2005	46	4.31	1.04182	181,658	9,260	(4,218)	(46,431)	(8,668)	131,602	131,602
2006	47	5.31	1.03984	188,895	9,629	(4,386)	(48,281)	(9,013)	136,844	136,844
2007	48	6.31	1.03786	196,046	9,994	(4,552)	(50,108)	(9,354)	142,025	142,025
2008	49	7.31	1.03588	203,080	10,352	(4,716)	(51,906)	(12,626)	144,184	144,184
2009	50	8.31	1.03391	209,967	10,703	(4,876)	(53,666)	(13,054)	149,074	149,074
2010	51	9.31	1.03194	216,673	11,045	(5,031)	(55,381)	(13,471)	153,835	153,835
2011	52	10.31	1.03000	223,174	11,377	(5,182)	(57,042)	(19,908)	152,418	152,418
2012	53	11.31	1.03000	229,869	11,718	(5,338)	(58,753)	(20,505)	156,990	156,990
2013	54	12.31	1.03000	236,765	12,069	(5,498)	(60,516)	(21,120)	161,700	161,700
2014	55	13.31	1.03000	243,868	12,432	(5,663)	(62,331)	(21,754)	166,551	166,551
2015	56	14.31	1.03000	251,184	12,804	(5,833)	(64,201)	(22,407)	171,548	171,548
2016	57	15.31	1.03000	258,719	13,189	(6,008)	(66,127)	(23,079)	176,694	176,694
2017	58	16.31	1.03000	266,481	13,584	(6,188)	(68,111)	(23,771)	181,995	181,995
2018	59	17.31	1.03000	274,475	13,992	(6,374)	(70,155)	(24,484)	187,455	187,455
2019	60	18.31	1.03000	282,710	14,412	(6,565)	(72,259)	(25,219)	193,078	193,078
2020	61	19.06	1.03000	218,393	11,133	(5,071)	(55,820)	(19,481)	149,153	146,799
Total				\$4,229,854	\$215,623	(\$97,137)	(\$1,081,499)	(\$314,126)	\$2,952,715	\$2,950,361

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	26.350%	6.68-12.49%	3.167%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MRS. VIRGINIA A. ORMISTON
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	401(K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	42	0.31	\$1,481	\$0	\$0	(\$99)	\$1,382	\$1,382
2002	43	1.31	4,907	0	0	(328)	4,579	4,579
2003	44	2.31	5,132	0	0	(343)	4,789	4,789
2004	45	3.31	5,357	0	0	(358)	4,999	4,999
2005	46	4.31	5,581	0	0	(373)	5,208	5,208
2006	47	5.31	5,803	0	0	(388)	5,415	5,415
2007	48	6.31	6,023	0	0	(402)	5,620	5,620
2008	49	7.31	6,239	0	0	(543)	5,696	5,696
2009	50	8.31	6,450	0	0	(561)	5,889	5,889
2010	51	9.31	6,656	0	0	(579)	6,077	6,077
2011	52	10.31	6,856	0	0	(856)	6,000	6,000
2012	53	11.31	7,062	0	0	(882)	6,180	6,180
2013	54	12.31	7,274	0	0	(908)	6,365	6,365
2014	55	13.31	7,492	0	0	(935)	6,556	6,556
2015	56	14.31	7,717	0	0	(964)	6,753	6,753
2016	57	15.31	7,948	0	0	(992)	6,956	6,956
2017	58	16.31	8,186	0	0	(1,022)	7,164	7,164
2018	59	17.31	8,432	0	0	(1,053)	7,379	7,379
2019	60	18.31	8,685	0	0	(1,084)	7,601	7,601
2020	61	19.31	6,709	0	0	(838)	5,871	5,751
2021	62	20.31	0	0	0	0	0	0
2022	63	21.31	0	0	0	0	0	0
2023	64	22.31	0	0	0	0	0	0
2024	65	23.31	0	49,568	(13,061)	(4,558)	31,948	26,854
2025	66	24.31	0	74,352	(19,592)	(6,838)	47,923	38,769
2026	67	25.31	0	74,352	(19,592)	(6,838)	47,923	37,314
2027	68	26.31	0	74,352	(19,592)	(6,838)	47,923	35,914
2028	69	27.31	0	74,352	(19,592)	(6,838)	47,923	34,565
2029	70	28.31	0	74,352	(19,592)	(6,838)	47,923	33,268
2030	71	29.31	0	74,352	(19,592)	(6,838)	47,923	32,019
2031	72	30.31	0	74,352	(19,592)	(6,838)	47,923	30,817
2032	73	31.31	0	74,352	(19,592)	(6,838)	47,923	29,661
2033	74	32.31	0	74,352	(19,592)	(6,838)	47,923	28,547
2034	75	33.31	0	74,352	(19,592)	(6,838)	47,923	27,476
2035	76	34.31	0	74,352	(19,592)	(6,838)	47,923	26,444
2036	77	35.31	0	74,352	(19,592)	(6,838)	47,923	25,452
2037	78	36.31	0	74,352	(19,592)	(6,838)	47,923	24,496
2038	79	36.64	0	24,784	(6,531)	(2,279)	15,974	7,959
Total			\$129,988	\$1,040,928	(\$274,285)	(\$109,235)	\$787,397	\$555,917

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MRS. VIRGINIA A. ORMISTON**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	42	0.31			\$0	\$0
2002	43	1.31			0	0
2003	44	2.31			0	0
2004	45	3.31			0	0
2005	46	4.31			0	0
2006	47	5.31			0	0
2007	48	6.31			0	0
2008	49	7.31			0	0
2009	50	8.31			0	0
2010	51	9.31			0	0
2011	52	10.31			0	0
2012	53	11.31			0	0
2013	54	12.31			0	0
2014	55	13.31			0	0
2015	56	14.31			0	0
2016	57	15.31			0	0
2017	58	16.31			0	0
2018	59	17.31			0	0
2019	60	18.31			0	0
2020	61	19.31			0	0
2021	62	20.31			0	0
2022	63	21.31			0	0
2023	64	22.31			0	0
2024	65	22.81			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-3

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Paul Ortiz**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 25, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	4.2%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. PAUL ORTIZ

	PRESENT VALUE
Present Value of Lost Earnings	\$4,337,181
Present Value of Retirement Benefits	193,293
Present Value of Lost Replacement Services	470,389
Total	\$5,000,863

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
56,069	3.0%	16.100%	2,472	12.37-18.26%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. PAUL ORTIZ
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	21	0.31	1.00000	\$17,193	\$0	\$0	(\$2,768)	(\$1,785)	\$12,640	\$12,640
2002	22	1.31	1.09055	61,146	2,696	(1,607)	(9,549)	(6,157)	46,529	46,529
2003	23	2.31	1.08847	66,556	2,934	(1,749)	(10,394)	(6,702)	50,646	50,646
2004	24	3.31	1.08640	72,306	3,188	(1,900)	(11,292)	(7,281)	55,021	55,021
2005	25	4.31	1.08434	78,404	3,457	(2,060)	(12,244)	(7,895)	59,662	59,662
2006	26	5.31	1.08227	84,855	3,741	(2,230)	(13,252)	(8,544)	64,570	64,570
2007	27	6.31	1.08021	91,661	4,041	(2,409)	(14,315)	(9,229)	69,750	69,750
2008	28	7.31	1.07816	98,825	4,357	(2,597)	(15,434)	(9,951)	75,201	75,201
2009	29	8.31	1.07611	106,346	4,689	(2,795)	(16,608)	(10,708)	80,924	80,924
2010	30	9.31	1.07406	114,222	5,036	(3,002)	(17,838)	(11,501)	86,917	86,917
2011	31	10.31	1.07201	122,448	5,398	(3,218)	(19,123)	(12,329)	93,176	93,176
2012	32	11.31	1.06997	131,016	5,776	(3,443)	(20,461)	(13,192)	99,696	99,696
2013	33	12.31	1.06794	139,917	6,169	(3,677)	(21,851)	(14,088)	106,469	106,469
2014	34	13.31	1.06591	149,138	6,575	(3,919)	(23,291)	(15,017)	113,486	113,486
2015	35	14.31	1.06388	158,664	6,995	(4,170)	(24,779)	(15,976)	120,735	120,735
2016	36	15.31	1.06185	168,478	7,428	(4,428)	(26,311)	(16,964)	128,203	128,203
2017	37	16.31	1.05983	178,558	7,872	(4,692)	(27,885)	(17,979)	135,874	135,874
2018	38	17.31	1.05781	188,882	8,327	(4,964)	(29,498)	(19,019)	143,729	143,729
2019	39	18.31	1.05580	199,422	8,792	(5,241)	(31,144)	(20,080)	151,749	151,749
2020	40	19.31	1.05379	210,149	9,265	(5,523)	(32,819)	(21,236)	149,836	146,544
2021	41	20.31	1.05179	221,032	9,745	(5,809)	(34,519)	(22,854)	157,596	147,921
2022	42	21.31	1.04979	232,036	10,230	(6,098)	(36,237)	(24,489)	165,442	149,026
2023	43	22.31	1.04779	243,125	10,719	(6,389)	(37,969)	(26,138)	173,348	149,854
2024	44	23.31	1.04579	254,259	11,210	(6,682)	(39,708)	(27,793)	181,286	150,399
2025	45	24.31	1.04380	265,396	11,701	(6,975)	(41,447)	(29,448)	189,227	150,660
2026	46	25.31	1.04182	276,494	12,190	(7,266)	(43,180)	(31,098)	197,141	150,634
2027	47	26.31	1.03984	287,509	12,676	(7,556)	(44,900)	(32,735)	204,994	150,321
2028	48	27.31	1.03786	298,393	13,155	(7,842)	(46,600)	(34,353)	212,754	149,723
2029	49	28.31	1.03588	309,099	13,627	(8,123)	(48,272)	(35,944)	220,388	148,844
2030	50	29.31	1.03391	319,581	14,090	(8,398)	(49,909)	(37,502)	227,861	147,688
2031	51	30.31	1.03194	329,789	14,540	(8,667)	(51,503)	(39,019)	235,140	146,263
2032	52	31.31	1.03000	339,683	14,976	(8,927)	(53,048)	(40,490)	242,194	144,578
2033	53	32.31	1.03000	349,874	15,425	(9,195)	(54,640)	(42,005)	249,460	142,913
2034	54	33.31	1.03000	360,370	15,888	(9,470)	(56,279)	(43,565)	256,944	141,267
2035	55	34.31	1.03000	371,181	16,365	(9,755)	(57,967)	(45,172)	264,652	139,640
2036	56	35.31	1.03000	382,316	16,855	(10,047)	(59,706)	(46,827)	272,592	138,032
2037	57	36.31	1.03000	393,786	17,361	(10,349)	(61,498)	(48,532)	280,769	136,443
2038	58	36.39	1.03000	33,802	1,490	(888)	(5,279)	(5,024)	24,101	11,453
Total				\$7,705,912	\$338,978	(\$202,057)	(\$1,203,515)	(\$1,038,616)	\$5,600,701	\$4,337,181

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	16.100%	12.37-18.26%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS

MR. PAUL ORTIZ
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	401(K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	21	0.31	\$688	\$0	\$0	(\$85)	\$603	\$603
2002	22	1.31	2,372	0	0	(294)	2,079	2,079
2003	23	2.31	2,582	0	0	(320)	2,263	2,263
2004	24	3.31	2,805	0	0	(347)	2,458	2,458
2005	25	4.31	3,042	0	0	(376)	2,666	2,666
2006	26	5.31	3,292	0	0	(407)	2,885	2,885
2007	27	6.31	3,556	0	0	(440)	3,116	3,116
2008	28	7.31	3,834	0	0	(474)	3,360	3,360
2009	29	8.31	4,126	0	0	(511)	3,616	3,616
2010	30	9.31	4,432	0	0	(548)	3,883	3,883
2011	31	10.31	4,751	0	0	(588)	4,163	4,163
2012	32	11.31	5,083	0	0	(629)	4,454	4,454
2013	33	12.31	5,429	0	0	(672)	4,757	4,757
2014	34	13.31	5,787	0	0	(716)	5,071	5,071
2015	35	14.31	6,156	0	0	(762)	5,395	5,395
2016	36	15.31	6,537	0	0	(809)	5,728	5,728
2017	37	16.31	6,928	0	0	(857)	6,071	6,071
2018	38	17.31	7,329	0	0	(907)	6,422	6,422
2019	39	18.31	7,738	0	0	(957)	6,780	6,780
2020	40	19.31	8,154	0	0	(1,489)	6,665	6,518
2021	41	20.31	8,576	0	0	(1,566)	7,010	6,579
2022	42	21.31	9,003	0	0	(1,644)	7,359	6,629
2023	43	22.31	9,433	0	0	(1,723)	7,710	6,665
2024	44	23.31	9,865	0	0	(1,802)	8,063	6,690
2025	45	24.31	10,297	0	0	(1,881)	8,417	6,701
2026	46	25.31	10,728	0	0	(1,959)	8,769	6,700
2027	47	26.31	11,155	0	0	(2,037)	9,118	6,686
2028	48	27.31	11,578	0	0	(2,115)	9,463	6,660
2029	49	28.31	11,993	0	0	(2,190)	9,803	6,620
2030	50	29.31	12,400	0	0	(2,265)	10,135	6,569
2031	51	30.31	12,796	0	0	(2,337)	10,459	6,506
2032	52	31.31	13,180	0	0	(2,407)	10,773	6,431
2033	53	32.31	13,575	0	0	(2,479)	11,096	6,357
2034	54	33.31	13,982	0	0	(2,554)	11,429	6,283
2035	55	34.31	14,402	0	0	(2,630)	11,771	6,211
2036	56	35.31	14,834	0	0	(2,709)	12,125	6,140
2037	57	36.31	15,279	0	0	(2,791)	12,488	6,069
2038	58	36.39	1,312	0	0	(240)	1,072	509
Total			\$299,010	\$0	\$0	(\$49,517)	\$249,493	\$193,293

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MR. PAUL ORTIZ**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	21	0.31	\$2,873	\$3,061	\$5,933	\$5,933
2002	22	1.31	9,650	10,280	19,930	19,930
2003	23	2.31	9,939	10,589	20,528	20,528
2004	24	3.31	10,237	10,906	21,144	21,144
2005	25	4.31	10,545	11,234	21,778	21,778
2006	26	5.31	10,861	11,571	22,431	22,431
2007	27	6.31	11,187	11,918	23,104	23,104
2008	28	7.31	11,522	12,275	23,798	23,798
2009	29	8.31	11,868	12,643	24,511	24,511
2010	30	9.31	12,224	13,023	25,247	25,247
2011	31	10.31	12,591	13,413	26,004	26,004
2012	32	11.31	12,969	13,816	26,784	26,784
2013	33	12.31	13,358	14,230	27,588	27,588
2014	34	13.31	13,758	14,657	28,415	28,415
2015	35	14.31	14,171	15,097	29,268	29,268
2016	36	15.31	14,596	15,550	30,146	30,146
2017	37	16.31	15,034	16,016	31,050	31,050
2018	38	17.31	15,485	16,497	31,982	31,982
2019	39	18.24	14,887	15,859	30,746	30,746
Total			\$227,754	\$242,635	\$470,389	\$470,389

Exhibit B-4

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Cecelia Elizabeth Richard**

December 31, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **July 23, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. CECILIA ELIZABETH RICHARD

	PRESENT VALUE
Present Value of Lost Earnings	\$921,462
Present Value of Retirement Benefits	407,764
Present Value of Lost Replacement Services	0
Total	\$1,329,226

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
44,671	3.0%	14.590%	2,440	22.779%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. CECILIA ELIZABETH RICHARD
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	41	0.31	1.00000	\$13,698	\$736	\$0	(\$1,999)	(\$2,665)	\$9,770	\$9,770
2002	42	1.31	1.04979	46,895	2,562	(1,267)	(6,637)	(8,850)	32,703	32,703
2003	43	2.31	1.04779	49,136	2,684	(1,328)	(6,954)	(9,273)	34,266	34,266
2004	44	3.31	1.04579	51,386	2,807	(1,389)	(7,272)	(9,698)	35,835	35,835
2005	45	4.31	1.04380	53,637	2,930	(1,449)	(7,591)	(10,122)	37,405	37,405
2006	46	5.31	1.04182	55,880	3,053	(1,510)	(7,908)	(10,546)	38,969	38,969
2007	47	6.31	1.03984	58,106	3,174	(1,570)	(8,223)	(10,966)	40,521	40,521
2008	48	7.31	1.03786	60,306	3,294	(1,630)	(8,535)	(11,381)	42,055	42,055
2009	49	8.31	1.03588	62,470	3,412	(1,688)	(8,841)	(11,789)	43,564	43,564
2010	50	9.31	1.03391	64,588	3,528	(1,745)	(9,141)	(12,189)	45,042	45,042
2011	51	10.31	1.03194	66,651	3,641	(1,801)	(9,433)	(12,578)	46,480	46,480
2012	52	11.31	1.03000	68,651	3,750	(1,855)	(9,716)	(12,956)	47,875	47,875
2013	53	12.31	1.03000	70,711	3,863	(1,911)	(10,007)	(13,344)	49,311	49,311
2014	54	13.31	1.03000	72,832	3,979	(1,968)	(10,307)	(13,745)	50,790	50,790
2015	55	14.31	1.03000	75,017	4,098	(2,027)	(10,617)	(14,157)	52,314	52,314
2016	56	15.31	1.03000	77,267	4,221	(2,088)	(10,935)	(14,582)	53,883	53,883
2017	57	16.31	1.03000	79,585	4,347	(2,151)	(11,263)	(15,019)	55,500	55,500
2018	58	17.31	1.03000	81,973	4,478	(2,215)	(11,601)	(15,470)	57,165	57,165
2019	59	18.31	1.03000	84,432	4,612	(2,282)	(11,949)	(15,934)	58,880	58,880
2020	60	19.31	1.03000	86,965	4,751	(2,350)	(12,308)	(16,412)	60,646	59,406
2021	61	19.81	1.03000	44,787	2,447	(1,210)	(6,338)	(8,452)	31,233	29,728
Total				\$1,324,977	\$72,366	(\$35,434)	(\$187,575)	(\$250,126)	\$924,208	\$921,462

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	14.590%	22.779%	-7.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MRS. CECILIA ELIZABETH RICHARD
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	41	0.31	(\$959)	\$0	\$0	\$218	(\$740)	(\$740)
2002	42	1.31	(3,184)	0	0	725	(2,459)	(2,459)
2003	43	2.31	(3,336)	0	0	760	(2,576)	(2,576)
2004	44	3.31	(3,489)	0	0	795	(2,694)	(2,694)
2005	45	4.31	(3,642)	0	0	830	(2,812)	(2,812)
2006	46	5.31	(3,794)	0	0	864	(2,930)	(2,930)
2007	47	6.31	(3,945)	0	0	899	(3,047)	(3,047)
2008	48	7.31	(4,095)	0	0	933	(3,162)	(3,162)
2009	49	8.31	(4,242)	0	0	966	(3,276)	(3,276)
2010	50	9.31	(4,386)	0	0	999	(3,387)	(3,387)
2011	51	10.31	(4,526)	0	0	1,031	(3,495)	(3,495)
2012	52	11.31	(4,661)	0	0	1,062	(3,600)	(3,600)
2013	53	12.31	(4,801)	0	0	1,094	(3,708)	(3,708)
2014	54	13.31	(4,945)	0	0	1,126	(3,819)	(3,819)
2015	55	14.31	(5,094)	0	0	1,160	(3,933)	(3,933)
2016	56	15.31	(5,246)	0	0	1,195	(4,051)	(4,051)
2017	57	16.31	(5,404)	0	0	1,231	(4,173)	(4,173)
2018	58	17.31	(5,566)	0	0	1,268	(4,298)	(4,298)
2019	59	18.31	(5,733)	0	0	1,306	(4,427)	(4,427)
2020	60	19.31	(5,905)	0	0	1,345	(4,560)	(4,467)
2021	61	20.31	(3,041)	32,551	(4,749)	(5,640)	19,121	18,026
2022	62	21.31	0	58,424	(8,524)	(11,367)	38,533	34,965
2023	63	22.31	0	51,452	(7,507)	(10,010)	33,935	29,637
2024	64	23.31	0	52,481	(7,657)	(10,210)	34,614	29,095
2025	65	24.31	0	53,531	(7,810)	(10,415)	35,306	28,563
2026	66	25.31	0	54,601	(7,966)	(10,623)	36,012	28,040
2027	67	26.31	0	55,693	(8,126)	(10,835)	36,732	27,527
2028	68	27.31	0	56,807	(8,288)	(11,052)	37,467	27,024
2029	69	28.31	0	57,943	(8,454)	(11,273)	38,216	26,530
2030	70	29.31	0	59,102	(8,623)	(11,499)	38,981	26,045
2031	71	30.31	0	60,284	(8,795)	(11,728)	39,760	25,568
2032	72	31.31	0	61,489	(8,971)	(11,963)	40,555	25,101
2033	73	32.31	0	62,719	(9,151)	(12,202)	41,366	24,642
2034	74	33.31	0	63,973	(9,334)	(12,446)	42,193	24,191
2035	75	34.31	0	65,252	(9,520)	(12,695)	43,037	23,748
2036	76	35.31	0	66,557	(9,711)	(12,949)	43,897	23,314
2037	77	36.31	0	67,888	(9,905)	(13,208)	44,775	22,888
2038	78	37.31	0	69,245	(10,103)	(13,472)	45,670	22,469
2039	79	37.64	0	23,544	(3,435)	(4,581)	15,528	7,447
Total			(\$89,995)	\$1,073,536	(\$156,629)	(\$188,361)	\$638,551	\$407,764

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MRS. CECELIA ELIZABETH RICHARD

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	41	0.31			\$0	\$0
2002	42	1.31			0	0
2003	43	2.31			0	0
2004	44	3.31			0	0
2005	45	4.31			0	0
2006	46	5.31			0	0
2007	47	6.31			0	0
2008	48	7.31			0	0
2009	49	8.31			0	0
2010	50	9.31			0	0
2011	51	10.31			0	0
2012	52	11.31			0	0
2013	53	12.31			0	0
2014	54	13.31			0	0
2015	55	14.31			0	0
2016	56	15.31			0	0
2017	57	16.31			0	0
2018	58	17.31			0	0
2019	59	18.31			0	0
2020	60	19.31			0	0
2021	61	20.31			0	0
2022	62	21.31			0	0
2023	63	22.31			0	0
2024	64	23.31			0	0
2025	65	24.31			0	0
2026	66	25.31			0	0
2027	67	26.31			0	0
2028	68	27.31			0	0
2029	69	28.31			0	0
2030	70	29.31			0	0
2031	71	30.31			0	0
2032	72	31.31			0	0
2033	73	32.31			0	0
2034	74	33.31			0	0
2035	75	34.31			0	0
2036	76	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-5

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Adianes Oyola**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **November 18, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



VALUATION DATE	01-JAN-20
DISCOUNT RATE	4.2%

**EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. ADIANES OYOLA**

	PRESENT VALUE
Present Value of Lost Earnings	\$3,210,903
Present Value of Retirement Benefits	424,421
Present Value of Lost Replacement Services	0
Total	\$3,635,324

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
46,804	3.0%	15.410%	3,085	20.521%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. ADIANES OYOLA
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	23	0.31	1.00000	\$14,352	\$946	\$0	(\$2,212)	(\$2,491)	\$10,595	\$10,595
2002	24	1.31	1.08640	50,848	3,352	(1,375)	(7,601)	(8,562)	36,662	36,662
2003	25	2.31	1.08434	55,136	3,634	(1,491)	(8,242)	(9,284)	39,754	39,754
2004	26	3.31	1.08227	59,673	3,933	(1,614)	(8,920)	(10,048)	43,024	43,024
2005	27	4.31	1.08021	64,459	4,249	(1,744)	(9,635)	(10,854)	46,475	46,475
2006	28	5.31	1.07816	69,497	4,581	(1,880)	(10,388)	(11,702)	50,108	50,108
2007	29	6.31	1.07611	74,786	4,929	(2,023)	(11,179)	(12,593)	53,921	53,921
2008	30	7.31	1.07406	80,324	5,295	(2,173)	(12,007)	(13,525)	57,914	57,914
2009	31	8.31	1.07201	86,109	5,676	(2,329)	(12,871)	(14,499)	62,085	62,085
2010	32	9.31	1.06997	92,134	6,073	(2,492)	(13,772)	(15,514)	66,429	66,429
2011	33	10.31	1.06794	98,394	6,486	(2,662)	(14,708)	(16,568)	70,942	70,942
2012	34	11.31	1.06591	104,878	6,913	(2,837)	(15,677)	(17,660)	75,618	75,618
2013	35	12.31	1.06388	111,578	7,355	(3,018)	(16,678)	(18,788)	80,448	80,448
2014	36	13.31	1.06185	118,479	7,809	(3,205)	(17,710)	(19,950)	85,424	85,424
2015	37	14.31	1.05983	125,568	8,277	(3,397)	(18,769)	(21,143)	90,535	90,535
2016	38	15.31	1.05781	132,827	8,755	(3,593)	(19,855)	(22,366)	95,769	95,769
2017	39	16.31	1.05580	140,239	9,244	(3,793)	(20,963)	(23,614)	101,113	101,113
2018	40	17.31	1.05379	147,783	9,741	(3,997)	(22,090)	(24,884)	106,552	106,552
2019	41	18.31	1.05179	155,436	10,245	(4,205)	(23,234)	(26,173)	112,070	112,070
2020	42	19.31	1.04979	163,175	10,756	(4,414)	(24,391)	(27,476)	117,650	117,650
2021	43	20.31	1.04779	170,973	11,270	(4,625)	(25,556)	(28,789)	123,272	123,272
2022	44	21.31	1.04579	178,802	11,786	(4,837)	(26,727)	(30,107)	128,917	128,917
2023	45	22.31	1.04380	186,635	12,302	(5,048)	(27,898)	(31,426)	134,564	134,564
2024	46	23.31	1.04182	194,439	12,816	(5,260)	(29,064)	(32,740)	140,192	140,192
2025	47	24.31	1.03984	202,185	13,327	(5,469)	(30,222)	(34,044)	145,776	145,776
2026	48	25.31	1.03786	209,839	13,831	(5,676)	(31,366)	(35,333)	151,295	151,295
2027	49	26.31	1.03588	217,368	14,328	(5,880)	(32,492)	(36,601)	156,723	156,723
2028	50	27.31	1.03391	224,739	14,813	(6,079)	(33,593)	(37,842)	162,038	162,038
2029	51	28.31	1.03194	231,918	15,287	(6,273)	(34,666)	(39,051)	167,214	167,214
2030	52	29.31	1.03000	238,875	15,745	(6,462)	(35,706)	(40,223)	172,230	172,230
2031	53	30.31	1.03000	246,042	16,218	(6,655)	(36,778)	(41,429)	177,397	177,397
2032	54	31.31	1.03000	253,423	16,704	(6,855)	(37,881)	(42,672)	182,719	182,719
2033	55	32.31	1.03000	261,026	17,205	(7,061)	(39,017)	(43,952)	188,201	188,201
2034	56	33.31	1.03000	268,856	17,721	(7,272)	(40,188)	(45,271)	193,847	193,847
2035	57	34.31	1.03000	276,922	18,253	(7,491)	(41,393)	(46,629)	199,662	199,662
2036	58	35.31	1.03000	285,230	18,801	(7,715)	(42,635)	(48,028)	205,652	205,652
2037	59	35.47	1.03000	48,963	3,227	(1,324)	(7,319)	(8,245)	35,303	35,303
Total				\$5,641,908	\$371,882	(\$152,224)	(\$843,402)	(\$950,076)	\$4,068,089	\$3,210,903

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	15.410%	20.521%	0.000%	2.538%

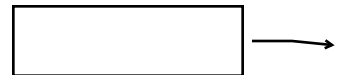
EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MRS. ADIANES OYOLA
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PROJECTED PENSION	401(K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	23	0.31	\$0	\$364	(\$56)	(\$63)	\$245	\$245
2002	24	1.31	0	1,252	(193)	(217)	841	841
2003	25	2.31	0	1,357	(209)	(236)	912	912
2004	26	3.31	0	1,469	(226)	(255)	988	988
2005	27	4.31	0	1,587	(245)	(275)	1,067	1,067
2006	28	5.31	0	1,711	(264)	(297)	1,150	1,150
2007	29	6.31	0	1,841	(284)	(320)	1,238	1,238
2008	30	7.31	0	1,977	(305)	(343)	1,329	1,329
2009	31	8.31	0	2,120	(327)	(368)	1,425	1,425
2010	32	9.31	0	2,268	(349)	(394)	1,525	1,525
2011	33	10.31	0	2,422	(373)	(420)	1,628	1,628
2012	34	11.31	0	2,582	(398)	(448)	1,736	1,736
2013	35	12.31	0	2,746	(423)	(477)	1,846	1,846
2014	36	13.31	0	2,916	(449)	(506)	1,961	1,961
2015	37	14.31	0	3,091	(476)	(537)	2,078	2,078
2016	38	15.31	0	3,270	(504)	(568)	2,198	2,198
2017	39	16.31	0	3,452	(532)	(599)	2,321	2,321
2018	40	17.31	0	3,638	(561)	(631)	2,446	2,446
2019	41	18.31	0	3,826	(590)	(664)	2,572	2,572
2020	42	19.31	0	4,017	(619)	(697)	2,700	2,641
2021	43	20.31	0	4,208	(649)	(731)	2,829	2,656
2022	44	21.31	0	4,401	(678)	(764)	2,959	2,665
2023	45	22.31	0	4,594	(708)	(797)	3,089	2,670
2024	46	23.31	0	4,786	(738)	(831)	3,218	2,670
2025	47	24.31	0	4,977	(767)	(864)	3,346	2,664
2026	48	25.31	0	5,165	(796)	(897)	3,473	2,653
2027	49	26.31	0	5,351	(825)	(929)	3,597	2,638
2028	50	27.31	0	5,532	(852)	(960)	3,719	2,617
2029	51	28.31	0	5,709	(880)	(991)	3,838	2,592
2030	52	29.31	0	5,880	(906)	(1,021)	3,953	2,562
2031	53	30.31	0	6,056	(933)	(1,051)	4,072	2,533
2032	54	31.31	0	6,238	(961)	(1,083)	4,194	2,504
2033	55	32.31	0	6,425	(990)	(1,115)	4,320	2,475
2034	56	33.31	0	6,618	(1,020)	(1,149)	4,449	2,446
2035	57	34.31	0	6,816	(1,050)	(1,183)	4,583	2,418
2036	58	35.31	0	7,021	(1,082)	(1,219)	4,720	2,390
2037	59	36.31	0	1,205	(186)	(209)	810	394
2038	60	37.31	0	0	0	0	0	0
2039	61	38.31	0	0	0	0	0	0
2040	62	39.31	0	0	0	0	0	0
2041	63	40.31	0	0	0	0	0	0
2042	64	41.31	0	0	0	0	0	0
2043	65	42.31	39,110	0	0	(8,026)	31,084	11,801
2044	66	43.31	117,331	0	0	(24,078)	93,253	33,977
2045	67	44.31	117,331	0	0	(24,078)	93,253	32,608
2046	68	45.31	117,331	0	0	(24,078)	93,253	31,294
2047	69	46.31	117,331	0	0	(24,078)	93,253	30,032
2048	70	47.31	117,331	0	0	(24,078)	93,253	28,822
2049	71	48.31	117,331	0	0	(24,078)	93,253	27,660
2050	72	49.31	117,331	0	0	(24,078)	93,253	26,545
2051	73	50.31	117,331	0	0	(24,078)	93,253	25,475
2052	74	51.31	117,331	0	0	(24,078)	93,253	24,448
2053	75	52.31	117,331	0	0	(24,078)	93,253	23,463
2054	76	53.31	117,331	0	0	(24,078)	93,253	22,517
2055	77	54.31	117,331	0	0	(24,078)	93,253	21,610
2056	78	54.81	58,666	0	0	(12,039)	46,627	10,476
Total			\$1,505,748	\$138,886	(\$21,402)	(\$333,110)	\$1,290,122	\$424,421

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MRS. ADIANES OYOLA

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	23	0.31			\$0	\$0
2002	24	1.31			0	0
2003	25	2.31			0	0
2004	26	3.31			0	0
2005	27	4.31			0	0
2006	28	5.31			0	0
2007	29	6.31			0	0
2008	30	7.31			0	0
2009	31	8.31			0	0
2010	32	9.31			0	0
2011	33	10.31			0	0
2012	34	11.31			0	0
2013	35	12.31			0	0
2014	36	13.31			0	0
2015	37	14.31			0	0
2016	38	15.31			0	0
2017	39	16.31			0	0
2018	40	17.31			0	0
2019	41	18.31			0	0
2020	42	19.31			0	0
2021	43	20.31			0	0
2022	44	21.31			0	0
2023	45	22.31			0	0
2024	46	22.81			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-6



John E. Beauzile

28 Penny Lane

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Orio Palmer**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **April 15, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. ORIO PALMER

	PRESENT VALUE
Present Value of Lost Earnings	\$3,024,082
Present Value of Retirement Benefits	386,232
Present Value of Lost Replacement Services	2,771,256
Total	\$6,181,570

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
139,600	3.0%	18.170%	7,595	5.42-12.49%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. ORIO PALMER
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	45	0.31	1.00000	\$42,807	\$2,329	\$0	(\$7,778)	(\$1,898)	\$35,460	\$35,460
2002	46	1.31	1.04182	145,438	7,913	(3,765)	(25,633)	(6,255)	117,698	117,698
2003	47	2.31	1.03984	151,232	8,228	(3,915)	(26,654)	(6,505)	122,386	122,386
2004	48	3.31	1.03786	156,957	8,540	(4,063)	(27,663)	(6,751)	127,019	127,019
2005	49	4.31	1.03588	162,588	8,846	(4,209)	(28,656)	(6,993)	131,577	131,577
2006	50	5.31	1.03391	168,102	9,146	(4,351)	(29,628)	(7,230)	136,039	136,039
2007	51	6.31	1.03194	173,471	9,438	(4,490)	(30,574)	(7,461)	140,384	140,384
2008	52	7.31	1.03000	178,676	9,721	(4,625)	(31,491)	(7,685)	144,596	144,596
2009	53	8.31	1.03000	184,036	10,013	(4,764)	(32,436)	(7,916)	148,933	148,933
2010	54	9.31	1.03000	189,557	10,313	(4,907)	(33,409)	(8,153)	153,401	153,401
2011	55	10.31	1.03000	195,244	10,623	(5,054)	(34,412)	(10,350)	156,050	156,050
2012	56	11.31	1.03000	201,101	10,941	(5,205)	(35,444)	(10,661)	160,732	160,732
2013	57	12.31	1.03000	207,134	11,270	(5,362)	(36,507)	(14,308)	162,226	162,226
2014	58	13.31	1.03000	213,348	11,608	(5,522)	(37,602)	(14,738)	167,093	167,093
2015	59	14.31	1.03000	219,748	11,956	(5,688)	(38,730)	(15,180)	172,106	172,106
2016	60	15.31	1.03000	226,341	12,315	(5,859)	(39,892)	(22,433)	170,471	170,471
2017	61	16.31	1.03000	233,131	12,684	(6,035)	(41,089)	(23,106)	175,585	175,585
2018	62	17.31	1.03000	240,125	13,064	(6,216)	(42,322)	(23,799)	180,853	180,853
2019	63	18.31	1.03000	247,329	13,456	(6,402)	(43,591)	(24,513)	186,279	186,279
2020	64	19.31	1.03000	254,749	13,860	(6,594)	(44,899)	(25,249)	191,867	187,943
2021	65	19.56	1.03000	65,598	3,569	(1,698)	(11,562)	(6,502)	49,406	47,250
Total				\$3,856,712	\$209,832	(\$98,722)	(\$679,975)	(\$257,685)	\$3,030,162	\$3,024,082

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	18.170%	5.42-12.49%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. ORIO PALMER
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	45	0.31	(\$879)	\$0	\$0	\$48	(\$831)	(\$831)
2002	46	1.31	(249)	(58,585)	10,645	2,611	(45,578)	(45,578)
2003	47	2.31	0	(63,911)	11,613	2,834	(49,465)	(49,465)
2004	48	3.31	0	(63,911)	11,613	2,834	(49,465)	(49,465)
2005	49	4.31	0	(63,911)	11,613	2,834	(49,465)	(49,465)
2006	50	5.31	0	(63,911)	11,613	2,834	(49,465)	(49,465)
2007	51	6.31	6,939	21,451	(3,898)	(1,327)	23,165	23,165
2008	52	7.31	7,284	29,211	(5,308)	(1,690)	29,498	29,498
2009	53	8.31	7,632	29,211	(5,308)	(1,709)	29,827	29,827
2010	54	9.31	7,982	29,211	(5,308)	(1,728)	30,158	30,158
2011	55	10.31	8,332	29,211	(5,308)	(2,153)	30,082	30,082
2012	56	11.31	8,680	29,031	(5,275)	(2,166)	30,270	30,270
2013	57	12.31	9,026	28,851	(5,242)	(2,840)	29,794	29,794
2014	58	13.31	9,367	28,671	(5,210)	(2,857)	29,972	29,972
2015	59	14.31	9,703	28,491	(5,177)	(2,873)	30,144	30,144
2016	60	15.31	10,033	28,311	(5,144)	(4,145)	29,054	29,054
2017	61	16.31	10,353	28,311	(5,144)	(4,185)	29,334	29,334
2018	62	17.31	10,664	28,311	(5,144)	(4,224)	29,606	29,606
2019	63	18.31	10,983	28,311	(5,144)	(4,264)	29,886	29,886
2020	64	19.31	11,313	28,311	(5,144)	(4,305)	30,175	29,557
2021	65	20.31	2,913	28,311	(5,144)	(3,256)	22,824	21,518
2022	66	21.31	0	28,311	(5,144)	(2,893)	20,274	18,397
2023	67	22.31	0	28,311	(5,144)	(2,893)	20,274	17,706
2024	68	23.31	0	28,311	(5,144)	(2,893)	20,274	17,041
2025	69	24.31	0	28,311	(5,144)	(2,893)	20,274	16,402
2026	70	25.31	0	28,311	(5,144)	(2,893)	20,274	15,786
2027	71	26.31	0	28,311	(5,144)	(2,893)	20,274	15,194
2028	72	27.31	0	28,311	(5,144)	(2,893)	20,274	14,623
2029	73	28.31	0	28,311	(5,144)	(2,893)	20,274	14,074
2030	74	29.31	0	28,311	(5,144)	(2,893)	20,274	13,546
2031	75	30.31	0	28,311	(5,144)	(2,893)	20,274	13,038
2032	76	31.31	0	28,311	(5,144)	(2,893)	20,274	12,548
2033	77	32.31	0	28,311	(5,144)	(2,893)	20,274	12,077
2034	78	33.31	0	28,311	(5,144)	(2,893)	20,274	11,624
2035	79	33.89	0	16,515	(3,001)	(1,687)	11,827	6,578
Total			\$130,076	\$493,534	(\$89,675)	(\$69,023)	\$464,912	\$386,232

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MR. ORIO PALMER**

YEAR	AGE	TIME FRAME	PSYCHOLOGICAL COUNSELING	VOCATIONAL	LIVE-IN COMPANION	HIRING & BOOKKEEPING	FICA, WC, UI	HOME & CAR MAINTENANCE	CHILD CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	45	0.31							\$2,414	\$2,414	\$2,414
2002	46	1.31							8,108	8,108	8,108
2003	47	2.31	5,713	3,806	32,082	369	3,208	2,417	8,351	55,946	55,946
2004	48	3.31	8,523	5,678	47,861	551	4,786	3,606	8,602	79,607	79,607
2005	49	4.31	8,779	5,848	49,297	567	4,930	3,714	8,860	81,996	81,996
2006	50	5.31	9,042	6,024	50,776	584	5,078	3,826	9,126	84,455	84,455
2007	51	6.31	4,874	6,204	52,299	602	5,230	3,940	9,400	82,549	82,549
2008	52	7.31		6,390	53,868	620	5,387	4,059	9,682	80,006	80,006
2009	53	8.31		6,582	55,485	638	5,548	4,180	9,972	82,406	82,406
2010	54	9.31		6,780	57,149	658	5,715	4,306	10,271	84,878	84,878
2011	55	10.31		6,983	58,864	677	5,886	4,435	4,690	81,536	81,536
2012	56	11.31		7,192	60,629	698	6,063	4,568		79,150	79,150
2013	57	12.31		2,009	62,448	719	6,245	4,705		76,126	76,126
2014	58	13.31			64,322	740	6,432	4,846		76,340	76,340
2015	59	14.31			66,251	762	6,625	4,992		78,630	78,630
2016	60	15.31			68,239	785	6,824	5,141		80,989	80,989
2017	61	16.31			70,286	809	7,029	5,296		83,419	83,419
2018	62	17.31			72,395	833	7,239	5,454		85,922	85,922
2019	63	18.31			74,567	858	7,457	5,618		88,499	88,499
2020	64	19.31			76,804	884	7,680	5,787		91,154	89,290
2021	65	20.31			79,108	910	7,911	5,960		93,889	88,517
2022	66	21.31			81,481	938	8,148	6,139		96,706	87,750
2023	67	22.31			83,925	966	8,393	6,323		99,607	86,990
2024	68	23.31			86,443	995	8,644	6,513		102,595	86,236
2025	69	24.31			89,036	1,025	8,904	6,708		105,673	85,489
2026	70	25.31			91,707	1,055	9,171	6,909		108,843	84,749
2027	71	26.31			94,459	1,087	9,446	7,117		112,108	84,015
2028	72	27.31			97,292	1,120	9,729	7,330		115,471	83,287
2029	73	28.31			100,211	1,153	10,021	7,550		118,936	82,565
2030	74	29.31			103,218	1,188	10,322	7,777		122,504	81,850
2031	75	30.31			106,314	1,223	10,631	8,010		126,179	81,141
2032	76	31.31			109,504	1,260	10,950	8,250		129,964	80,438
2033	77	32.31			112,789	1,298	11,279	8,498		133,863	79,742
2034	78	33.31			116,172	1,337	11,617	8,753		137,879	79,051
2035	79	34.31			119,657	1,377	11,966	9,015		142,015	78,366
2036	80	35.06			92,849	1,068	9,285	6,996		110,198	58,802
Total			\$36,931	\$63,497	\$2,637,789	\$30,353	\$263,779	\$198,738	\$89,476	\$3,320,562	\$2,771,256

Exhibit B-7

John E. Beauzile

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Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Salvatore Pepe**

December 31, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 22, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. SALVATORE PEPE

	PRESENT VALUE
Present Value of Lost Earnings	\$1,562,755
Present Value of Retirement Benefits	468,932
Present Value of Lost Replacement Services	332,538
Total	\$2,364,224

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
85,207	3.0%	18.500%	2,436	9.926%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. SALVATORE PEPE
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	45	0.31	1.00000	\$26,128	\$747	\$0	(\$4,834)	(\$2,114)	\$19,928	\$19,928
2002	46	1.31	1.04182	88,771	2,538	(2,232)	(15,930)	(6,966)	66,181	66,181
2003	47	2.31	1.03984	92,307	2,639	(2,321)	(16,564)	(7,243)	68,817	68,817
2004	48	3.31	1.03786	95,801	2,739	(2,409)	(17,192)	(7,517)	71,422	71,422
2005	49	4.31	1.03588	99,239	2,837	(2,496)	(17,808)	(7,787)	73,985	73,985
2006	50	5.31	1.03391	102,604	2,933	(2,580)	(18,412)	(8,051)	76,494	76,494
2007	51	6.31	1.03194	105,881	3,027	(2,663)	(19,000)	(8,308)	78,937	78,937
2008	52	7.31	1.03000	109,058	3,118	(2,743)	(19,570)	(8,557)	81,305	81,305
2009	53	8.31	1.03000	112,330	3,212	(2,825)	(20,158)	(8,814)	83,744	83,744
2010	54	9.31	1.03000	115,699	3,308	(2,910)	(20,762)	(9,079)	86,257	86,257
2011	55	10.31	1.03000	119,170	3,407	(2,997)	(21,385)	(9,351)	88,844	88,844
2012	56	11.31	1.03000	122,745	3,509	(3,087)	(22,027)	(9,631)	91,510	91,510
2013	57	12.31	1.03000	126,428	3,615	(3,180)	(22,687)	(9,920)	94,255	94,255
2014	58	13.31	1.03000	130,221	3,723	(3,275)	(23,368)	(10,218)	97,083	97,083
2015	59	14.31	1.03000	134,127	3,835	(3,373)	(24,069)	(10,525)	99,995	99,995
2016	60	15.31	1.03000	138,151	3,950	(3,474)	(24,791)	(10,840)	102,995	102,995
2017	61	16.31	1.03000	142,296	4,068	(3,579)	(25,535)	(11,165)	106,085	106,085
2018	62	17.31	1.03000	146,565	4,190	(3,686)	(26,301)	(11,500)	109,267	109,267
2019	63	17.89	1.03000	88,060	2,518	(2,215)	(15,802)	(6,910)	65,651	65,651
Total				\$2,095,581	\$59,913	(\$52,045)	(\$376,197)	(\$164,497)	\$1,562,755	\$1,562,755

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	18.500%	9.926%	0.000%	5.716%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS

MR. SALVATORE PEPE

SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	NET PENSION (PROJECTED-VESTED)	401 (K)	IBM PENSION	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	45	0.31	\$0	\$1,493		\$0	(\$148)	\$1,345	\$1,345
2002	46	1.31	0	4,922		0	(488)	4,433	4,433
2003	47	2.31	0	5,118		0	(508)	4,610	4,610
2004	48	3.31	0	5,311		0	(527)	4,784	4,784
2005	49	4.31	0	5,502		0	(546)	4,956	4,956
2006	50	5.31	0	5,688		0	(565)	5,124	5,124
2007	51	6.31	0	5,870		0	(583)	5,287	5,287
2008	52	7.31	0	6,046		0	(600)	5,446	5,446
2009	53	8.31	0	6,228		0	(618)	5,609	5,609
2010	54	9.31	0	6,414		0	(637)	5,778	5,778
2011	55	10.31	0	6,607		0	(656)	5,951	5,951
2012	56	11.31	0	6,805		0	(675)	6,130	6,130
2013	57	12.31	0	7,009		0	(696)	6,314	6,314
2014	58	13.31	0	7,220		0	(717)	6,503	6,503
2015	59	14.31	0	7,436		0	(738)	6,698	6,698
2016	60	15.31	0	7,659		0	(760)	6,899	6,899
2017	61	16.31	0	7,889		0	(783)	7,106	7,106
2018	62	17.31	0	8,126		0	(807)	7,319	7,319
2019	63	18.31	0	4,882		0	(485)	4,398	4,398
2020	64	19.31	0	0		0	0	0	0
2021	65	20.31	36,300	0	6,731	(7,961)	(3,481)	31,589	29,782
2022	66	21.31	39,600	0	7,343	(8,684)	(3,797)	34,461	31,270
2023	67	22.31	39,600	0	7,343	(8,684)	(3,797)	34,461	30,096
2024	68	23.31	39,600	0	7,343	(8,684)	(3,797)	34,461	28,966
2025	69	24.31	39,600	0	7,343	(8,684)	(3,797)	34,461	27,879
2026	70	25.31	39,600	0	7,343	(8,684)	(3,797)	34,461	26,833
2027	71	26.31	39,600	0	7,343	(8,684)	(3,797)	34,461	25,825
2028	72	27.31	39,600	0	7,343	(8,684)	(3,797)	34,461	24,856
2029	73	28.31	39,600	0	7,343	(8,684)	(3,797)	34,461	23,923
2030	74	29.31	39,600	0	7,343	(8,684)	(3,797)	34,461	23,025
2031	75	30.31	39,600	0	7,343	(8,684)	(3,797)	34,461	22,161
2032	76	31.31	39,600	0	7,343	(8,684)	(3,797)	34,461	21,329
2033	77	32.31	39,600	0	7,343	(8,684)	(3,797)	34,461	20,528
2034	78	33.31	39,600	0	7,343	(8,684)	(3,797)	34,461	19,758
2035	79	33.72	16,500	0	3,060	(3,619)	(1,582)	14,359	8,012
Total			\$567,600	\$116,225	\$105,249	(\$124,477)	(\$65,965)	\$598,632	\$468,932

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. SALVATORE PEPE

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	45	0.31	\$1,840	\$710	\$2,550	\$2,550
2002	46	1.31	6,180	2,385	8,565	8,565
2003	47	2.31	6,365	2,457	8,822	8,822
2004	48	3.31	6,556	2,531	9,087	9,087
2005	49	4.31	6,753	2,607	9,360	9,360
2006	50	5.31	6,956	2,685	9,641	9,641
2007	51	6.31	7,164	2,765	9,930	9,930
2008	52	7.31	7,379	2,848	10,228	10,228
2009	53	8.31	7,601	2,934	10,534	10,534
2010	54	9.31	7,829	3,022	10,850	10,850
2011	55	10.31	8,063	3,113	11,176	11,176
2012	56	11.31	8,305	3,206	11,511	11,511
2013	57	12.31	8,555	3,302	11,857	11,857
2014	58	13.31	8,811	3,401	12,212	12,212
2015	59	14.31	9,076	3,503	12,579	12,579
2016	60	15.31	9,348	3,608	12,956	12,956
2017	61	16.31	9,628	3,717	13,345	13,345
2018	62	17.31	9,917	3,828	13,745	13,745
2019	63	18.31	11,973	940	12,913	12,913
2020	64	19.31	12,899	0	12,899	12,576
2021	65	20.31	13,286	0	13,286	12,360
2022	66	21.31	13,684	0	13,684	12,148
2023	67	22.31	14,095	0	14,095	11,940
2024	68	23.31	14,518	0	14,518	11,734
2025	69	24.31	14,953	0	14,953	11,533
2026	70	25.31	15,402	0	15,402	11,335
2027	71	26.31	15,864	0	15,864	11,140
2028	72	27.31	16,340	0	16,340	10,949
2029	73	28.31	16,830	0	16,830	10,761
2030	74	29.31	17,335	0	17,335	10,576
2031	75	29.65	6,131	0	6,131	3,624
Total			\$319,635	\$53,562	\$373,197	\$332,538

Exhibit B-8

John E. Beauzile

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Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Zandra Ploger**

January 4, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 23, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

The amount that was awarded by **The Fund** was \$200,000 higher than that set forth in their Valuation Model. The amount computed by the model was \$1,413,992.86, whereas the amount that **The Fund** determined to be the appropriate value of economic loss was \$1,613,992.86. In order to calculate the present value of economic loss, we converted the annual values in **The Fund**'s valuation model to the annual amounts that could have produced the actual amount paid, assuming all else remained the same. These amounts were set equal to the model's amounts multiplied by 1.14144 (or \$1,613,992.86 divided by \$1,413,992.86).

In preparing this update, the only document reviewed is **The Fund**'s report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund**'s analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Zandra Ploger

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,767,458
Present Value of Retirement Benefits	432,815
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$2,200,273</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
118,384	3.0%	19.870%	2,773	12.486%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Zandra Ploger
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	49	0.31	1.00000	\$36,301	\$850	\$0	(\$7,213)	(\$3,632)	\$26,307	\$26,307
2002	50	1.31	1.03391	122,399	2,867	(3,011)	(23,591)	(11,879)	86,785	86,785
2003	51	2.31	1.03194	126,308	2,959	(3,107)	(24,345)	(12,259)	89,557	89,557
2004	52	3.31	1.03000	130,098	3,048	(3,201)	(25,075)	(12,626)	92,243	92,243
2005	53	4.31	1.03000	134,001	3,139	(3,297)	(25,827)	(13,005)	95,011	95,011
2006	54	5.31	1.03000	138,021	3,233	(3,396)	(26,602)	(13,395)	97,861	97,861
2007	55	6.31	1.03000	142,161	3,330	(3,497)	(27,400)	(13,797)	100,797	100,797
2008	56	7.31	1.03000	146,426	3,430	(3,602)	(28,222)	(14,211)	103,821	103,821
2009	57	8.31	1.03000	150,819	3,533	(3,710)	(29,069)	(14,637)	106,935	106,935
2010	58	9.31	1.03000	155,343	3,639	(3,822)	(29,941)	(15,076)	110,143	110,143
2011	59	10.31	1.03000	160,004	3,748	(3,936)	(30,839)	(15,529)	113,448	113,448
2012	60	11.31	1.03000	164,804	3,861	(4,055)	(31,764)	(15,995)	116,851	116,851
2013	61	12.31	1.03000	169,748	3,976	(4,176)	(32,717)	(16,474)	120,357	120,357
2014	62	13.31	1.03000	174,840	4,096	(4,301)	(33,699)	(16,969)	123,967	123,967
2015	63	14.31	1.03000	180,086	4,219	(4,430)	(34,710)	(17,478)	127,686	127,686
2016	64	15.31	1.03000	185,488	4,345	(4,563)	(35,751)	(18,002)	131,517	131,517
2017	65	16.22	1.03000	175,131	4,103	(4,309)	(33,755)	(16,997)	124,173	124,173
Total				\$2,491,976	\$58,376	(\$60,415)	(\$480,517)	(\$241,961)	\$1,767,458	\$1,767,458

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	19.870%	12.486%	5-9%	2.404%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Zandra Ploger
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Pension (Former Spouse)	Alimony (Former Spouse)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	49	0.31	\$2,904	\$873	\$2,422	\$7,497	(\$1,971)	(\$1,464)	\$10,261	\$10,261
2002	50	1.31	10,685	2,854	8,057	24,450	(6,459)	(4,943)	34,644	34,644
2003	51	2.31	11,027	2,945	8,218	8,150	(3,252)	(3,382)	23,705	23,705
2004	52	3.31	11,358	3,034	8,382		(1,666)	(2,636)	18,472	18,472
2005	53	4.31	11,698	3,125	8,550		(1,699)	(2,706)	18,968	18,968
2006	54	5.31	12,049	3,218	8,721		(1,733)	(2,779)	19,477	19,477
2007	55	6.31	12,411	3,315	8,895		(1,767)	(2,854)	20,000	20,000
2008	56	7.31	12,783	3,414	9,073		(1,803)	(2,930)	20,537	20,537
2009	57	8.31	10,241	3,517	9,255		(1,839)	(2,644)	18,529	18,529
2010	58	9.31	7,534	3,622	9,440		(1,876)	(2,338)	16,383	16,383
2011	59	10.31	7,760	3,731	9,629		(1,913)	(2,398)	16,808	16,808
2012	60	11.31	7,993	3,843	9,821		(1,951)	(2,461)	17,245	17,245
2013	61	12.31	8,233	3,958	10,018		(1,990)	(2,525)	17,694	17,694
2014	62	13.31	8,480	4,077	10,218		(2,030)	(2,590)	18,154	18,154
2015	63	14.31	8,734	4,199	10,422		(2,071)	(2,658)	18,627	18,627
2016	64	15.31	8,996	4,325	10,631		(2,112)	(2,727)	19,113	19,113
2017	65	16.31	8,494	4,084	10,843		(2,155)	(2,655)	18,611	18,611
2018	66	17.31			11,060		(2,198)	(1,107)	7,756	7,756
2019	67	18.31			11,281		(2,242)	(1,129)	7,911	7,911
2020	68	19.31			11,507		(2,286)	(1,151)	8,069	7,904
2021	69	20.31			11,737		(2,332)	(1,174)	8,231	7,760
2022	70	21.31			11,972		(2,379)	(1,198)	8,395	7,618
2023	71	22.31			12,211		(2,426)	(1,222)	8,563	7,478
2024	72	23.31			12,456		(2,475)	(1,246)	8,734	7,342
2025	73	24.31			12,705		(2,524)	(1,271)	8,909	7,207
2026	74	25.31			12,959		(2,575)	(1,297)	9,087	7,076
2027	75	26.31			13,218		(2,626)	(1,323)	9,269	6,946
2028	76	27.31			13,482		(2,679)	(1,349)	9,454	6,819
2029	77	28.31			13,752		(2,733)	(1,376)	9,644	6,695
2030	78	29.31			14,027		(2,787)	(1,403)	9,836	6,572
2031	79	30.31			14,308		(2,843)	(1,432)	10,033	6,452
2032	80	30.94			9,267		(1,841)	(927)	6,499	4,050
Total			\$161,379	\$58,134	\$338,537	\$40,097	(\$75,235)	(\$65,293)	\$457,620	\$432,815

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Zandra Ploger

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	49	0.31			\$0	\$0
2002	50	1.31			0	0
2003	51	2.31			0	0
2004	52	3.31			0	0
2005	53	4.31			0	0
2006	54	5.31			0	0
2007	55	6.31			0	0
2008	56	7.31			0	0
2009	57	8.31			0	0
2010	58	9.31			0	0
2011	59	10.31			0	0
2012	60	11.31			0	0
2013	61	12.31			0	0
2014	62	13.31			0	0
2015	63	14.31			0	0
2016	64	15.31			0	0
2017	65	16.31			0	0
2018	66	17.31			0	0
2019	67	18.31			0	0
2020	68	19.31			0	0
2021	69	20.31			0	0
2022	70	21.31			0	0
2023	71	22.31			0	0
2024	72	23.31			0	0
2025	73	24.31			0	0
2026	74	25.31			0	0
2027	75	26.31			0	0
2028	76	27.31			0	0
2029	77	28.31			0	0
2030	78	29.31			0	0
2031	79	30.31			0	0
2032	80	31.31			0	0
2033	81	32.31			0	0
2034	82	33.31			0	0
2035	83	34.31			0	0
2036	84	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-9

John E. Beauzile

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Robert Riis Ploger, III**

December 31, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 18, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.4%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. ROBERT RIIS PLOGER, III

	PRESENT VALUE
Present Value of Lost Earnings	\$672,110
Present Value of Retirement Benefits	431,883
Present Value of Lost Replacement Services	0
Total	\$1,103,993

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
143,305	3.0%	23.570%	2,423	12.486%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. ROBERT RIIS PLOGER, III
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	60	0.31	1.00000	\$43,943	\$743	\$0	(\$10,357)	(\$4,194)	\$30,135	\$30,135
2002	61	1.31	1.03000	147,604	2,496	(3,442)	(33,747)	(13,664)	99,248	99,248
2003	62	2.31	1.03000	152,032	2,571	(3,545)	(34,759)	(14,074)	102,225	102,225
2004	63	3.31	1.03000	156,593	2,648	(3,651)	(35,802)	(14,496)	105,292	105,292
2005	64	4.31	1.03000	161,291	2,727	(3,761)	(36,876)	(14,931)	108,451	108,451
2006	65	5.31	1.03000	166,130	2,809	(3,874)	(37,982)	(15,379)	111,704	111,704
2007	66	6.31	1.03000	171,113	2,893	(3,990)	(39,122)	(15,840)	115,055	115,055
Total				\$998,706	\$16,886	(\$22,262)	(\$228,644)	(\$92,577)	\$672,110	\$672,110

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	23.570%	12.486%	4.000%	3.057%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. ROBERT RIIS PLOGER, III
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	NET PENSION (PROJECTED-VESTED)	401 (K)	PENSION FROM PREV. EMPL.	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	60	0.31	\$0	\$1,343	\$4,192	(\$988)	(\$568)	\$3,979	\$3,979
2002	61	1.31	0	4,377	14,011	(3,302)	(1,884)	13,202	13,202
2003	62	2.31	0	4,509	14,362	(3,385)	(1,934)	13,552	13,552
2004	63	3.31	(14,402)	4,644	14,721	(75)	(610)	4,277	4,277
2005	64	4.31	(14,402)	4,783	15,089	(162)	(663)	4,645	4,645
2006	65	5.31	(14,402)	4,927	15,466	(251)	(717)	5,023	5,023
2007	66	6.31	(14,402)	5,074	15,853	(342)	(772)	5,411	5,411
2008	67	7.31	17,999	0	16,249	(8,072)	(3,268)	22,907	22,907
2009	68	8.31	17,999	0	16,655	(8,168)	(3,307)	23,179	23,179
2010	69	9.31	17,999	0	17,072	(8,266)	(3,347)	23,457	23,457
2011	70	10.31	17,999	0	17,498	(8,367)	(3,388)	23,743	23,743
2012	71	11.31	17,999	0	17,936	(8,470)	(3,429)	24,036	24,036
2013	72	12.31	17,999	0	18,384	(8,576)	(3,472)	24,335	24,335
2014	73	13.31	17,999	0	18,844	(8,684)	(3,516)	24,643	24,643
2015	74	14.31	17,999	0	19,315	(8,795)	(3,561)	24,958	24,958
2016	75	15.31	17,999	0	19,798	(8,909)	(3,607)	25,281	25,281
2017	76	16.31	17,999	0	20,293	(9,025)	(3,654)	25,612	25,612
2018	77	17.31	17,999	0	20,800	(9,145)	(3,703)	25,951	25,951
2019	78	18.31	17,999	0	21,320	(9,267)	(3,752)	26,299	26,299
2020	79	19.31	17,999	0	21,853	(9,393)	(3,803)	26,656	26,178
2021	80	20.31	17,999	0	22,399	(9,522)	(3,855)	27,021	25,665
2022	81	21.31	17,999	0	22,959	(9,654)	(3,909)	27,396	25,165
2023	82	21.72	7,499	0	9,806	(4,079)	(1,651)	11,574	10,383
Total			\$219,876	\$29,657	\$394,874	(\$144,896)	(\$62,371)	\$437,139	\$431,883

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. ROBERT RIIS PLOGER, III

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	60	0.31			\$0	\$0
2002	61	1.31			0	0
2003	62	2.31			0	0
2004	63	3.31			0	0
2005	64	4.31			0	0
2006	65	5.31			0	0
2007	66	6.31			0	0
2008	67	7.31			0	0
2009	68	8.31			0	0
2010	69	9.31			0	0
2011	70	10.31			0	0
2012	71	11.31			0	0
2013	72	12.31			0	0
2014	73	13.31			0	0
2015	74	14.31			0	0
2016	75	15.31			0	0
2017	76	16.31			0	0
2018	77	17.31			0	0
2019	78	18.31			0	0
2020	79	19.31			0	0
2021	80	20.31			0	0
2022	81	21.31			0	0
2023	82	22.31			0	0
2024	83	23.31			0	0
2025	84	24.31			0	0
2026	85	25.31			0	0
2027	86	26.31			0	0
2028	87	27.31			0	0
2029	88	28.31			0	0
2030	89	29.31			0	0
2031	90	30.31			0	0
2032	91	31.31			0	0
2033	92	32.31			0	0
2034	93	33.31			0	0
2035	94	34.31			0	0
2036	95	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-10

John E. Beauzile

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Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Thomas C. Moody**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 2, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

For replacement services, the amount that was awarded by **The Fund** was \$200,000 higher than that set forth in their Valuation Model. The amount computed by the model was \$355,574, whereas the amount that **The Fund** determined to be the appropriate value of lost services was \$555,574. In order to calculate the present value of lost replacement services, we converted the monthly values in **The Fund's** valuation model to the annual amounts that could have produced the actual amount paid, assuming all else remained the same. This amount was set equal to the model's amount multiplied by 1.5625 (or \$555,574 divided by \$355,574).

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. THOMAS C. MOODY

	PRESENT VALUE
Present Value of Lost Earnings	\$3,019,254
Present Value of Retirement Benefits	484,911
Present Value of Lost Replacement Services	868,923
Total	\$4,373,088

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
115,432	3.0%	11.510%	7,595	4.56-12.49%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. THOMAS C. MOODY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	45	0.31	1.00000	\$35,396	\$2,329	\$0	(\$4,074)	(\$1,428)	\$32,223	\$32,223
2002	46	1.31	1.04182	120,259	7,913	(3,403)	(13,427)	(4,706)	106,637	106,637
2003	47	2.31	1.03984	125,049	8,228	(3,538)	(13,961)	(4,893)	110,885	110,885
2004	48	3.31	1.03786	129,783	8,540	(3,672)	(14,490)	(5,078)	115,083	115,083
2005	49	4.31	1.03588	134,440	8,846	(3,804)	(15,010)	(5,260)	119,212	119,212
2006	50	5.31	1.03391	138,999	9,146	(3,933)	(15,519)	(5,439)	123,255	123,255
2007	51	6.31	1.03194	143,439	9,438	(4,058)	(16,015)	(5,613)	127,192	127,192
2008	52	7.31	1.03000	147,742	9,721	(4,180)	(16,495)	(5,781)	131,007	131,007
2009	53	8.31	1.03000	152,175	10,013	(4,306)	(16,990)	(7,078)	133,814	133,814
2010	54	9.31	1.03000	156,740	10,313	(4,435)	(17,500)	(8,986)	136,133	136,133
2011	55	10.31	1.03000	161,442	10,623	(4,568)	(18,025)	(9,255)	140,217	140,217
2012	56	11.31	1.03000	166,285	10,941	(4,705)	(18,565)	(12,421)	141,535	141,535
2013	57	12.31	1.03000	171,274	11,270	(4,846)	(19,122)	(12,794)	145,781	145,781
2014	58	13.31	1.03000	176,412	11,608	(4,991)	(19,696)	(13,178)	150,154	150,154
2015	59	14.31	1.03000	181,704	11,956	(5,141)	(20,287)	(19,475)	148,758	148,758
2016	60	15.31	1.03000	187,155	12,315	(5,295)	(20,895)	(20,059)	153,220	153,220
2017	61	16.31	1.03000	192,770	12,684	(5,454)	(21,522)	(20,661)	157,817	157,817
2018	62	17.31	1.03000	198,553	13,064	(5,618)	(22,168)	(21,281)	162,551	162,551
2019	63	18.31	1.03000	204,510	13,456	(5,786)	(22,833)	(21,919)	167,428	167,428
2020	64	19.31	1.03000	210,645	13,860	(5,960)	(23,518)	(22,577)	172,451	168,924
2021	65	20.31	1.03000	216,964	14,276	(6,139)	(24,223)	(23,254)	177,624	167,461
2022	66	21.31	1.03000	223,473	14,704	(6,323)	(24,950)	(23,951)	182,953	166,010
2023	67	21.39	1.03000	19,181	1,262	(543)	(2,142)	(2,056)	15,703	13,956
Total				\$3,594,393	\$236,505	(\$100,697)	(\$401,425)	(\$277,141)	\$3,051,634	\$3,019,254

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	11.510%	4.56-12.49%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. THOMAS C. MOODY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	45	0.31	(\$602)	\$0	\$0	\$27	(\$575)	(\$575)
2002	46	1.31	(2,047)	0	0	93	(1,954)	(1,954)
2003	47	2.31	(2,211)	0	0	101	(2,110)	(2,110)
2004	48	3.31	(2,295)	(47,227)	5,436	2,010	(42,077)	(42,077)
2005	49	4.31	0	(47,227)	5,436	1,905	(39,886)	(39,886)
2006	50	5.31	0	(47,227)	5,436	1,905	(39,886)	(39,886)
2007	51	6.31	0	(47,227)	5,436	1,905	(39,886)	(39,886)
2008	52	7.31	0	(47,227)	5,436	1,905	(39,886)	(39,886)
2009	53	8.31	6,324	33,674	(3,876)	(1,957)	34,165	34,165
2010	54	9.31	6,614	33,674	(3,876)	(2,432)	33,980	33,980
2011	55	10.31	6,904	33,674	(3,876)	(2,451)	34,251	34,251
2012	56	11.31	7,192	33,674	(3,876)	(3,219)	33,771	33,771
2013	57	12.31	7,479	33,674	(3,876)	(3,244)	34,033	34,033
2014	58	13.31	7,762	33,494	(3,855)	(3,255)	34,146	34,146
2015	59	14.31	8,040	33,314	(3,834)	(4,685)	32,835	32,835
2016	60	15.31	8,313	33,134	(3,814)	(4,699)	32,934	32,934
2017	61	16.31	8,579	32,954	(3,793)	(4,712)	33,027	33,027
2018	62	17.31	8,836	32,954	(3,793)	(4,744)	33,253	33,253
2019	63	18.31	9,101	32,954	(3,793)	(4,778)	33,485	33,485
2020	64	19.31	9,374	32,954	(3,793)	(4,812)	33,724	33,034
2021	65	20.31	9,655	32,954	(3,793)	(4,847)	33,970	32,026
2022	66	21.31	9,945	32,954	(3,793)	(4,883)	34,223	31,054
2023	67	22.31	854	32,954	(3,793)	(3,748)	26,267	22,940
2024	68	23.31	0	32,954	(3,793)	(3,641)	25,520	21,451
2025	69	24.31	0	32,954	(3,793)	(3,641)	25,520	20,646
2026	70	25.31	0	32,954	(3,793)	(3,641)	25,520	19,871
2027	71	26.31	0	32,954	(3,793)	(3,641)	25,520	19,125
2028	72	27.31	0	32,954	(3,793)	(3,641)	25,520	18,407
2029	73	28.31	0	32,954	(3,793)	(3,641)	25,520	17,716
2030	74	29.31	0	32,954	(3,793)	(3,641)	25,520	17,051
2031	75	30.31	0	32,954	(3,793)	(3,641)	25,520	16,411
2032	76	31.31	0	32,954	(3,793)	(3,641)	25,520	15,795
2033	77	32.31	0	32,954	(3,793)	(3,641)	25,520	15,202
2034	78	33.31	0	32,954	(3,793)	(3,641)	25,520	14,631
2035	79	33.72	0	13,731	(1,580)	(1,517)	10,633	5,933
Total			\$107,818	\$639,080	(\$73,558)	(\$90,185)	\$583,154	\$484,911

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MR. THOMAS C. MOODY**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	45	0.31	\$6,635	\$3,772	\$10,406	\$10,406
2002	46	1.31	22,286	12,669	34,955	34,955
2003	47	2.31	22,955	13,049	36,004	36,004
2004	48	3.31	23,643	13,440	37,084	37,084
2005	49	4.31	24,353	13,843	38,196	38,196
2006	50	5.31	25,083	14,259	39,342	39,342
2007	51	6.31	25,836	14,687	40,522	40,522
2008	52	7.31	26,611	15,127	41,738	41,738
2009	53	8.31	30,241	11,911	42,153	42,153
2010	54	9.31	32,782	10,153	42,934	42,934
2011	55	10.31	33,540	10,322	43,862	43,862
2012	56	11.31	29,795	7,786	37,581	37,581
2013	57	12.31	30,689	8,020	38,709	38,709
2014	58	13.31	27,332	6,797	34,129	34,129
2015	59	14.31	17,385	3,318	20,703	20,703
2016	60	15.31	17,907	3,418	21,324	21,324
2017	61	16.31	18,444	3,520	21,964	21,964
2018	62	17.31	18,997	3,626	22,623	22,623
2019	63	18.31	19,567	3,735	23,302	23,302
2020	64	19.31	20,154	3,847	24,001	23,401
2021	65	20.31	20,759	3,962	24,721	22,999
2022	66	21.31	21,381	4,081	25,462	22,604
2023	67	22.31	22,023	4,203	26,226	22,216
2024	68	23.31	22,683	4,329	27,013	21,834
2025	69	24.31	23,364	4,459	27,823	21,459
2026	70	25.31	24,065	4,593	28,658	21,091
2027	71	26.31	24,787	4,731	29,518	20,728
2028	72	27.31	25,530	4,873	30,403	20,372
2029	73	28.31	26,296	5,019	31,315	20,022
2030	74	29.31	27,085	5,170	32,255	19,679
2031	75	29.56	7,068	1,349	8,417	4,986
Total			\$719,276	\$224,068	\$943,344	\$868,923

Exhibit B-11

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Kenneth J. Phelan**

December 31, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 24, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. KENNETH J. PHELAN

	PRESENT VALUE
Present Value of Lost Earnings	\$3,061,939
Present Value of Retirement Benefits	364,762
Present Value of Lost Replacement Services	871,219
Total	\$4,297,920

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
95,963	3.0%	11.940%	7,615	4.56-12.49%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. KENNETH J. PHELAN
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	41	0.31	1.00000	\$29,426	\$2,335	\$0	(\$3,513)	(\$1,181)	\$27,066	\$27,066
2002	42	1.31	1.04979	100,740	7,994	(2,873)	(11,668)	(3,923)	90,271	90,271
2003	43	2.31	1.04779	105,554	8,376	(3,010)	(12,225)	(4,110)	94,585	94,585
2004	44	3.31	1.04579	110,388	8,759	(3,148)	(12,785)	(4,298)	98,917	98,917
2005	45	4.31	1.04380	115,224	9,143	(3,286)	(13,345)	(4,487)	103,250	103,250
2006	46	5.31	1.04182	120,042	9,526	(3,423)	(13,903)	(4,674)	107,567	107,567
2007	47	6.31	1.03984	124,824	9,905	(3,559)	(14,457)	(4,860)	111,852	111,852
2008	48	7.31	1.03786	129,549	10,280	(3,694)	(15,004)	(5,044)	116,087	116,087
2009	49	8.31	1.03588	134,198	10,649	(3,827)	(15,543)	(5,225)	120,252	120,252
2010	50	9.31	1.03391	138,748	11,010	(3,956)	(16,070)	(5,403)	124,330	124,330
2011	51	10.31	1.03194	143,180	11,362	(4,083)	(16,583)	(6,627)	127,249	127,249
2012	52	11.31	1.03000	147,476	11,702	(4,205)	(17,080)	(8,413)	129,479	129,479
2013	53	12.31	1.03000	151,900	12,054	(4,331)	(17,593)	(8,666)	133,364	133,364
2014	54	13.31	1.03000	156,457	12,415	(4,461)	(18,121)	(11,631)	134,660	134,660
2015	55	14.31	1.03000	161,151	12,788	(4,595)	(18,664)	(11,979)	138,700	138,700
2016	56	15.31	1.03000	165,985	13,171	(4,733)	(19,224)	(12,339)	142,861	142,861
2017	57	16.31	1.03000	170,965	13,566	(4,875)	(19,801)	(12,709)	147,147	147,147
2018	58	17.31	1.03000	176,094	13,973	(5,021)	(20,395)	(18,782)	145,870	145,870
2019	59	18.31	1.03000	181,377	14,393	(5,172)	(21,007)	(19,345)	150,246	150,246
2020	60	19.31	1.03000	186,818	14,824	(5,327)	(21,637)	(19,925)	154,753	151,588
2021	61	20.31	1.03000	192,423	15,269	(5,487)	(22,286)	(20,523)	159,396	150,275
2022	62	21.31	1.03000	198,195	15,727	(5,651)	(22,955)	(21,139)	164,177	148,973
2023	63	22.31	1.03000	204,141	16,199	(5,821)	(23,643)	(21,773)	169,103	147,683
2024	64	23.31	1.03000	210,265	16,685	(5,996)	(24,353)	(22,426)	174,176	146,404
2025	65	23.81	1.03000	108,288	8,593	(3,088)	(12,542)	(11,550)	89,701	73,262
Total				\$3,663,410	\$290,697	(\$103,621)	(\$424,394)	(\$271,034)	\$3,155,059	\$3,061,939

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	11.940%	4.56-12.49%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. KENNETH J. PHELAN
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	41	0.31	\$0	(\$11,797)	\$1,409	\$474	(\$9,914)	(\$9,914)
2002	42	1.31	0	(47,186)	5,634	1,894	(39,658)	(39,658)
2003	43	2.31	0	(47,186)	5,634	1,894	(39,658)	(39,658)
2004	44	3.31	0	(47,186)	5,634	1,894	(39,658)	(39,658)
2005	45	4.31	0	(47,186)	5,634	1,894	(39,658)	(39,658)
2006	46	5.31	4,658	(24,400)	2,913	767	(16,062)	(16,062)
2007	47	6.31	4,843	21,171	(2,528)	(1,071)	22,416	22,416
2008	48	7.31	5,027	21,171	(2,528)	(1,079)	22,591	22,591
2009	49	8.31	5,207	21,171	(2,528)	(1,087)	22,763	22,763
2010	50	9.31	5,383	21,171	(2,528)	(1,095)	22,931	22,931
2011	51	10.31	5,555	21,171	(2,528)	(1,311)	22,887	22,887
2012	52	11.31	5,722	21,171	(2,528)	(1,627)	22,738	22,738
2013	53	12.31	5,894	21,171	(2,528)	(1,639)	22,898	22,898
2014	54	13.31	6,071	21,171	(2,528)	(2,151)	22,563	22,563
2015	55	14.31	6,253	20,991	(2,506)	(2,153)	22,585	22,585
2016	56	15.31	6,440	20,991	(2,506)	(2,169)	22,756	22,756
2017	57	16.31	6,633	20,991	(2,506)	(2,186)	22,932	22,932
2018	58	17.31	6,832	20,991	(2,506)	(3,161)	22,156	22,156
2019	59	18.31	7,037	20,991	(2,506)	(3,187)	22,335	22,335
2020	60	19.31	7,249	20,991	(2,506)	(3,213)	22,520	22,059
2021	61	20.31	7,466	20,991	(2,506)	(3,240)	22,710	21,411
2022	62	21.31	7,690	20,991	(2,506)	(3,268)	22,906	20,785
2023	63	22.31	7,921	20,991	(2,506)	(3,297)	23,108	20,181
2024	64	23.31	8,158	20,991	(2,506)	(3,327)	23,316	19,598
2025	65	24.31	4,202	20,991	(2,506)	(2,833)	19,854	16,061
2026	66	25.31	0	20,991	(2,506)	(2,308)	16,177	12,596
2027	67	26.31	0	20,991	(2,506)	(2,308)	16,177	12,123
2028	68	27.31	0	20,991	(2,506)	(2,308)	16,177	11,668
2029	69	28.31	0	20,991	(2,506)	(2,308)	16,177	11,230
2030	70	29.31	0	20,991	(2,506)	(2,308)	16,177	10,808
2031	71	30.31	0	20,991	(2,506)	(2,308)	16,177	10,403
2032	72	31.31	0	20,991	(2,506)	(2,308)	16,177	10,012
2033	73	32.31	0	20,991	(2,506)	(2,308)	16,177	9,636
2034	74	33.31	0	20,991	(2,506)	(2,308)	16,177	9,275
2035	75	34.31	0	20,991	(2,506)	(2,308)	16,177	8,926
2036	76	35.31	0	20,991	(2,506)	(2,308)	16,177	8,591
2037	77	36.31	0	20,991	(2,506)	(2,308)	16,177	8,269
2038	78	37.31	0	20,991	(2,506)	(2,308)	16,177	7,959
2039	79	37.72	0	8,746	(1,044)	(962)	6,740	3,227
Total			\$124,241	\$456,957	(\$54,561)	(\$65,244)	\$461,393	\$364,762

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. KENNETH J. PHELAN

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	41	0.31	\$4,500	\$6,134	\$10,634	\$10,634
2002	42	1.31	15,116	20,604	35,720	35,720
2003	43	2.31	15,570	21,222	36,792	36,792
2004	44	3.31	16,037	21,859	37,896	37,896
2005	45	4.31	16,518	22,515	39,033	39,033
2006	46	5.31	16,408	23,190	39,599	39,599
2007	47	6.31	18,787	17,382	36,168	36,168
2008	48	7.31	22,344	11,526	33,871	33,871
2009	49	8.31	21,934	11,288	33,222	33,222
2010	50	9.31	20,401	10,443	30,845	30,845
2011	51	10.31	21,013	10,757	31,770	31,770
2012	52	11.31	21,644	11,079	32,723	32,723
2013	53	12.31	16,937	9,808	26,745	26,745
2014	54	13.31	12,195	8,529	20,724	20,724
2015	55	14.31	12,561	8,785	21,346	21,346
2016	56	15.31	12,937	9,049	21,986	21,986
2017	57	16.31	13,325	9,320	22,646	22,646
2018	58	17.31	13,725	9,600	23,325	23,325
2019	59	18.31	14,137	9,888	24,025	24,025
2020	60	19.31	14,561	10,184	24,745	24,090
2021	61	20.31	14,998	10,490	25,488	23,609
2022	62	21.31	15,448	10,805	26,252	23,137
2023	63	22.31	15,911	11,129	27,040	22,675
2024	64	23.31	16,389	11,463	27,851	22,222
2025	65	24.31	16,880	11,806	28,687	21,778
2026	66	25.31	17,387	12,161	29,547	21,343
2027	67	26.31	17,908	12,525	30,434	20,916
2028	68	27.31	18,446	12,901	31,347	20,498
2029	69	28.31	18,999	13,288	32,287	20,089
2030	70	29.31	19,569	13,687	33,256	19,687
2031	71	30.31	20,156	14,098	34,254	19,294
2032	72	31.31	20,761	14,520	35,281	18,908
2033	73	32.31	21,383	14,956	36,340	18,531
2034	74	33.15	18,575	12,992	31,567	15,375
Total			\$573,462	\$439,983	\$1,013,445	\$871,219

Exhibit B-12

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Michael Parkes**

January 8, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 14, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mr. Michael Parkes

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,619,082
Present Value of Retirement Benefits	257,560
Present Value of Lost Replacement Services	415,823
Total	<u><u>\$3,292,464</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
53,796	3.0%	16.100%	2,596	12.37-62.64%

Exhibit 2a. Present Value of Lost Earnings
Mr. Michael Parkes
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	27	0.31	1.00000	\$16,496	\$796	\$0	(\$2,656)	(\$1,712)	\$12,924	\$12,924
2002	28	1.31	1.07816	58,001	2,799	(1,530)	(9,058)	(5,840)	44,371	44,371
2003	29	2.31	1.07611	62,415	3,012	(1,647)	(9,747)	(6,285)	47,748	47,748
2004	30	3.31	1.07406	67,037	3,235	(1,769)	(10,469)	(6,750)	51,284	51,284
2005	31	4.31	1.07201	71,864	3,468	(1,896)	(11,223)	(7,236)	54,977	54,977
2006	32	5.31	1.06997	76,893	3,710	(2,029)	(12,008)	(7,742)	58,824	58,824
2007	33	6.31	1.06794	82,117	3,962	(2,167)	(12,824)	(8,268)	62,820	62,820
2008	34	7.31	1.06591	87,529	4,224	(2,309)	(13,669)	(8,813)	66,960	66,960
2009	35	8.31	1.06388	93,120	4,493	(2,457)	(14,543)	(9,376)	71,238	71,238
2010	36	9.31	1.06185	98,880	4,771	(2,609)	(15,442)	(14,697)	70,903	70,903
2011	37	10.31	1.05983	104,796	5,057	(2,765)	(16,366)	(15,577)	75,145	75,145
2012	38	11.31	1.05781	110,855	5,349	(2,925)	(17,312)	(16,477)	79,489	79,489
2013	39	12.31	1.05580	117,040	5,648	(3,088)	(18,278)	(17,397)	83,925	83,925
2014	40	13.31	1.05379	123,336	5,951	(3,254)	(19,261)	(18,332)	88,440	88,440
2015	41	14.31	1.05179	129,724	6,260	(3,423)	(20,259)	(19,282)	93,020	93,020
2016	42	15.31	1.04979	136,182	6,571	(3,593)	(21,268)	(20,242)	97,651	97,651
2017	43	16.31	1.04779	142,690	6,885	(3,765)	(22,284)	(21,209)	102,317	102,317
2018	44	17.31	1.04579	149,224	7,201	(3,937)	(23,304)	(22,180)	107,003	107,003
2019	45	18.31	1.04380	155,761	7,516	(4,110)	(24,325)	(23,152)	111,690	111,690
2020	46	19.31	1.04182	162,274	7,830	(4,282)	(25,342)	(24,120)	116,361	113,804
2021	47	20.31	1.03984	168,739	8,142	(4,452)	(26,352)	(25,081)	120,996	113,568
2022	48	21.31	1.03786	175,126	8,451	(4,621)	(27,349)	(26,030)	125,576	113,116
2023	49	22.31	1.03588	181,410	8,754	(4,786)	(28,331)	(26,964)	130,082	112,452
2024	50	23.31	1.03391	187,562	9,051	(4,949)	(29,292)	(27,879)	134,493	111,579
2025	51	24.31	1.03194	193,553	9,340	(5,107)	(30,227)	(28,769)	138,789	110,502
2026	52	25.31	1.03000	199,360	9,620	(5,260)	(31,134)	(29,632)	142,953	109,229
2027	53	26.31	1.03000	205,341	9,909	(5,418)	(32,068)	(30,521)	147,242	107,971
2028	54	27.31	1.03000	211,501	10,206	(5,580)	(33,030)	(31,437)	151,659	106,728
2029	55	28.31	1.03000	217,846	10,512	(5,748)	(34,021)	(111,062)	77,527	52,360
2030	56	29.31	1.03000	224,381	10,827	(5,920)	(35,042)	(114,394)	79,853	51,757
2031	57	30.31	1.03000	231,113	11,152	(6,098)	(36,093)	(117,825)	82,249	51,161
2032	58	31.31	1.03000	238,046	11,487	(6,281)	(37,176)	(121,360)	84,716	50,571
2033	59	31.97	1.03000	163,460	7,888	(4,313)	(25,528)	(83,335)	58,172	33,554
Total				\$4,643,670	\$224,076	(\$122,086)	(\$725,282)	(\$1,048,980)	\$2,971,398	\$2,619,082

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	16.100%	12.37-62.64%	0.000%	3.608%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Michael Parkes
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	27	0.31	\$0	\$595	\$0	(\$74)	\$522	\$522
2002	28	1.31	0	2,030	0	(251)	1,779	1,779
2003	29	2.31	0	2,184	0	(270)	1,914	1,914
2004	30	3.31	0	2,346	0	(290)	2,056	2,056
2005	31	4.31	0	2,515	0	(311)	2,204	2,204
2006	32	5.31	0	2,691	0	(333)	2,358	2,358
2007	33	6.31	0	2,874	0	(356)	2,518	2,518
2008	34	7.31	0	3,063	0	(379)	2,684	2,684
2009	35	8.31	0	3,259	0	(403)	2,856	2,856
2010	36	9.31	0	3,460	0	(632)	2,828	2,828
2011	37	10.31	0	3,667	0	(670)	2,998	2,998
2012	38	11.31	0	3,880	0	(709)	3,171	3,171
2013	39	12.31	0	4,096	0	(748)	3,348	3,348
2014	40	13.31	0	4,316	0	(788)	3,528	3,528
2015	41	14.31	0	4,540	0	(829)	3,711	3,711
2016	42	15.31	0	4,766	0	(870)	3,895	3,895
2017	43	16.31	0	4,994	0	(912)	4,082	4,082
2018	44	17.31	0	5,222	0	(954)	4,269	4,269
2019	45	18.31	0	5,451	0	(996)	4,455	4,455
2020	46	19.31	0	5,679	0	(1,037)	4,642	4,540
2021	47	20.31	0	5,905	0	(1,079)	4,827	4,530
2022	48	21.31	0	6,129	0	(1,119)	5,009	4,512
2023	49	22.31	0	6,349	0	(1,160)	5,189	4,486
2024	50	23.31	0	6,564	0	(1,199)	5,365	4,451
2025	51	24.31	0	6,774	0	(1,237)	5,537	4,408
2026	52	25.31	0	6,977	0	(1,274)	5,703	4,357
2027	53	26.31	0	7,186	0	(1,312)	5,874	4,307
2028	54	27.31	0	7,402	0	(1,352)	6,050	4,258
2029	55	28.31	0	7,624	0	(4,776)	2,848	1,923
2030	56	29.31	0	7,853	0	(4,919)	2,933	1,901
2031	57	30.31	0	8,088	0	(5,067)	3,021	1,879
2032	58	31.31	0	8,331	0	(5,219)	3,112	1,858
2033	59	32.31	0	5,721	0	(3,584)	2,137	1,224
2034	60	33.31	0	0	0	0	0	0
2035	61	34.31	0	0	0	0	0	0
2036	62	35.31	0	0	0	0	0	0
2037	63	36.31	0	0	0	0	0	0
2038	64	37.31	0	0	0	0	0	0
2039	65	38.31	89,030	0	(14,334)	(46,793)	27,903	12,489
2040	66	39.31	106,836	0	(17,201)	(56,151)	33,484	14,382
2041	67	40.31	106,836	0	(17,201)	(56,151)	33,484	13,803
2042	68	41.31	106,836	0	(17,201)	(56,151)	33,484	13,246
2043	69	42.31	106,836	0	(17,201)	(56,151)	33,484	12,713
2044	70	43.31	106,836	0	(17,201)	(56,151)	33,484	12,200
2045	71	44.31	106,836	0	(17,201)	(56,151)	33,484	11,708
2046	72	45.31	106,836	0	(17,201)	(56,151)	33,484	11,236
2047	73	46.31	106,836	0	(17,201)	(56,151)	33,484	10,784
2048	74	47.31	106,836	0	(17,201)	(56,151)	33,484	10,349
2049	75	48.31	106,836	0	(17,201)	(56,151)	33,484	9,932
2050	76	49.31	106,836	0	(17,201)	(56,151)	33,484	9,531
2051	77	50.31	106,836	0	(17,201)	(56,151)	33,484	9,147
2052	78	50.56	26,709	0	(4,300)	(14,038)	8,371	2,229
Total			\$1,397,771	\$162,530	(\$225,041)	(\$779,757)	\$555,503	\$257,560

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Michael Parkes

Year	Age	Time Frame	Household Services	Other Care Services	Total Services	Present Value
2001	27	0.31	\$2,958	\$431	\$3,389	\$3,389
2002	28	1.31	9,937	1,446	11,384	11,384
2003	29	2.31	10,236	1,490	11,725	11,725
2004	30	3.31	10,543	1,534	12,077	12,077
2005	31	4.31	10,859	1,580	12,439	12,439
2006	32	5.31	11,185	1,628	12,812	12,812
2007	33	6.31	11,520	1,676	13,197	13,197
2008	34	7.31	11,866	1,727	13,593	13,593
2009	35	8.31	12,222	1,779	14,000	14,000
2010	36	9.31	12,588	1,832	14,420	14,420
2011	37	10.31	12,966	1,887	14,853	14,853
2012	38	11.31	13,355	1,943	15,299	15,299
2013	39	12.31	13,756	2,002	15,758	15,758
2014	40	13.31	14,168	2,062	16,230	16,230
2015	41	14.31	14,593	2,124	16,717	16,717
2016	42	15.31	15,031	2,187	17,219	17,219
2017	43	16.31	15,482	2,253	17,735	17,735
2018	44	17.31	15,947	2,321	18,267	18,267
2019	45	18.31	16,425	2,390	18,815	18,815
2020	46	19.31	16,918	2,462	19,380	18,954
2021	47	20.31	17,425	2,536	19,961	18,736
2022	48	21.31	17,948	2,612	20,560	18,520
2023	49	22.31	18,487	2,690	21,177	18,307
2024	50	23.31	19,041	2,771	21,812	18,096
2025	51	24.31	19,612	2,854	22,466	17,887
2026	52	25.31	20,201	2,940	23,140	17,681
2027	53	26.31	20,807	3,028	23,835	17,478
2028	54	26.32	286	42	328	236
Total			\$386,363	\$56,225	\$442,588	\$415,823